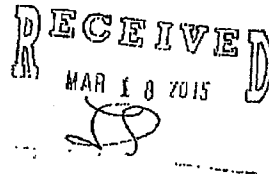




NER Patient Management  
151 Farmington Avenue  
A911  
Hartford CT 06155

Hoboken University Medical Center  
308 Willow Avenue  
HOBOKEN, NJ 07030

Mar 05 2015



Member Name: [REDACTED]  
Member ID: W199669864  
Date of Birth: [REDACTED]  
Case Number: 9670371800000000  
Plan Sponsor: UNITED BENEFIT FUND  
Plan Sponsor Account Number: 863860-11-151-I  
Admission Date: 05/29/2014

Dear Member and Healthcare Provider(s) of Record

After review, we have made a decision about coverage for the following health care services for the member named above. We use nationally recognized clinical guidelines and resources, such as MCG criteria, Clinical Policy Bulletins available at [http://www.aetna.com/cpb/cpb\\_menu.html](http://www.aetna.com/cpb/cpb_menu.html), as well as plan benefit documents to support these coverage decisions.

**Coverage Decisions For Denied Services:**

Service Dates:	Service Description:	Number:	Type of Service:
06/11/2014 - 06/11/2014	Inpatient Care	1	Medical

Coverage for this service has been denied for the following reason(s):

After review of the information received, the specific circumstances of this member and the MCG criteria for Inpatient and Surgical Care, coverage for the requested level of care is denied. The information received indicates that the member is primarily receiving supportive care such as hydration and pain management and has no identified need for an acute inpatient level of care. Further treatment of this member could be provided at a less intensive level of care, or in another setting, e.g., non-acute facility, other outpatient setting or home.

(Medical Necessity Denial) This coverage denial was based on the terms of the member's benefit plan document (such as the Certificate of Coverage or benefit plan booklet/handbook, including any amendments or riders). The plan does not cover services that are not medically necessary. Please see the reference to non-medically necessary services listed in the Exclusions section of the benefit plan document or refer to the description of medically necessary services in the Definitions or Glossary section of the benefit plan document.

Next Review Date: 03/05/2015

Aetna  
14R 32 31R 1

Page 1 of 4

CONFIDENTIAL

HUMC 00320

'013568'J1VCEX13'324438'

**Summary of Covered Hospital Days:**

<b>Admission Date:</b>	05/29/2014
<b>Previous Days Covered:</b>	9
<b>Additional Days Covered:</b>	4
<b>Total Days Covered:</b>	13

**Information About Coverage Denials:** "Coverage" means whether or not a service or treatment is covered under the terms of the member's benefit plan or payable under the terms of the provider's agreement.

Our decision is limited to whether the health care services are covered under the member's benefit plan or provider agreement. The treating practitioner, in consultation with the member, remains responsible for deciding what treatment is appropriate and what services to provide.

The clinical criteria upon which this decision was based are available free of charge upon request by calling our Member Services department using the phone number displayed on the member's ID card.

Denial codes are not used and therefore not available.

**Provider Information:** Participating Providers: Please be advised that for services encompassed within the scope of your provider services contract, you are prohibited from seeking payment from the member.

**Peer to Peer Review:** If you are a treating practitioner and you disagree with a coverage denial, you may request a peer to peer review with the Medical Director who made the decision. To request a peer to peer review, call the Medical Director's phone number at the end of this letter. You must request this review within 14 calendar days from the date of this letter. A Medical Director will try to contact you within one business day of your request or at a time that you specify. A peer to peer review is optional and not an appeal. It is a focused discussion during which you may provide additional information and ask the Medical Director to reconsider the decision. If you are not satisfied with the outcome of this review, you may appeal the coverage denial as shown below. You may also appeal without a peer to peer review.

**Provider Appeal Rights:** You may appeal this coverage decision if you disagree. If this is a prospective or concurrent decision for services not yet provided or for ongoing services such as an inpatient stay, any appeal would be considered on behalf of the member. Please see the member appeal rights below. If this is a retrospective decision for services that have been completed, you may appeal within 180 days of your receipt of this denial notice. If you decide to appeal, your appeal should include a copy of this denial notice, an explanation of the treatment rationale, and all supporting documents to be considered, including a copy of any pertinent medical records.

To request an appeal on behalf of the member, follow the member appeal instructions below and clearly state that your appeal is on behalf of the member. If your appeal is not on behalf of the member, send your appeal to the following address: Aetna, Attn: Provider Resolution Team, P.O. Box 14020, Lexington, KY 40512.

**Member Appeal Rights:** Members: You or someone you name to act for you (your authorized representative) may request a review (appeal) of this coverage decision either by phone or in writing if you do not agree. To request an appeal by phone or for help in designating an authorized

Page 2 of 4

CONFIDENTIAL

HUMC 00321

013588-J1VCEX19-032444

representative, call the Member Services toll-free telephone number listed on your member identification card. To request an appeal in writing, you or your authorized representative should submit a written request to the below address.

Your request for review must be mailed or delivered within 180 days following receipt of this notice, or such longer period as may be specified in your plan brochure or Summary Plan Description. Your request should include the group name (e.g., your employer), your name, member identification number (or date of birth) and other identifying information, and the comments, documents, records and other additional information you would like to have considered. You may also request access to documents relevant to your claim free of charge by calling the Member Services toll-free telephone number listed on your member identification card.

#### ONE LEVEL APPEAL PROCESS:

If your plan provides for a single appeal and your claim is a Pre-Service Claim (one for which a benefit must be approved before the receipt of medical care), you will receive notice of a determination within 30 days following receipt of your request. For other claims, you will receive notice of a determination within 60 days following receipt of your request.

If your claim is an Urgent Care Claim (one where delay in making a decision could seriously jeopardize your life, health or ability to regain maximum function, or could subject you to severe pain in the opinion of your physician), you or your authorized representative, including your provider, may request an expedited review by calling the National Clinical Appeal Unit expedited appeal toll-free number at 1-888-408-7485 or faxing your request toll-free to 1-860-754-0068. The National Clinical Appeal Unit will document verbal requests in writing. You will be notified of a decision not later than 72 hours after receipt of your request for review. You may also be able to proceed with an expedited external review at the same time as the internal appeal if your claim is an Urgent Care Claim.

#### TWO LEVEL APPEAL PROCESS:

If your plan provides for two appeals and your claim is a Pre-Service Claim (one for which a benefit must be approved before the receipt of medical care), you will receive notice of a determination within 15 days following receipt of your request. For other claims, you will receive notice of a determination within 30 days following receipt of your request. In either case, if you do not agree with such determination you have the right to file a second request for review. To initiate this process, you must submit a request by calling or writing within 60 days from the date that you receive the appeal determination letter.

If your claim is an Urgent Care Claim (one where delay in making a decision could seriously jeopardize your life, health or ability to regain maximum function, or could subject you to severe pain in the opinion of your physician), you or your authorized representative, including your provider, may request an expedited review by calling the National Clinical Appeal Unit expedited appeal toll-free number at 1-888-408-7485 or faxing your request toll-free to 1-860-754-0068. The National Clinical Appeal Unit will document verbal requests in writing. You will be notified of a decision not later than 36 hours after receipt of your request for review. You may also be able to proceed with an expedited external review at the same time as the internal appeal if your claim is an Urgent Care Claim.

After your appeal, if we continue to deny the payment, coverage, or service requested or you do not receive a timely decision, you may be able to request an external review of your claim by an independent third party, who will review the denial and issue a final decision. Contact your employer or refer to your plan documents for additional instruction on external review.

Page 3 of 4

CONFIDENTIAL

HUMC 00322

"013588"J/VCEX(3"324448"

**To Submit a Written Appeal Request**

To request an appeal in writing, you or your authorized representative should submit a written request to:

Aetna  
National Accounts CRT  
P.O. Box 14001  
Lexington KY 40512

If you do not agree with the final decision you have the right to bring a civil action under Section 502(a) of ERISA, if applicable.

**We Protect Your Privacy:**

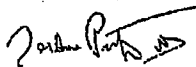
Protecting the privacy of member health information is a top priority. When contacting us about this Notice or for help with other questions, please be prepared to provide member name, member ID number, and date of birth.

**Patient Safety Information:**

To learn more about patient safety and hospitals, please log on to The Leapfrog Group's website at <http://www.leapfroggroup.org/>. This site will give you information about hospitals that have met specific safety standards. For participating hospitals, the same information can be accessed on your secure member website using Doc Find.

**Member Services:** If you, your authorized representative or your health care providers need help with filing an appeal or complaint or would like additional information about this decision, call the toll-free Member Services number on the member's identification card.

We hope this information has answered your coverage questions. Member Services representatives are available to help health care professionals, members and their authorized representatives with any questions about eligibility, plan benefits, claims and coverage decisions. If you, your authorized representative or your health care providers of record have additional questions or would like to request copies of documents related to the coverage decision, call the toll-free Member Services number on your member ID card.



Jordan Pritzker  
Medical Director

The physician involved in making this decision may also be reached at 800-462-7554.

A copy of this letter is also being sent to:

Deepak K. Amin

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HUMC 00323



NER Patient Management  
151 Farmington Avenue  
AS11  
Hartford CT 06156

Hoboken University Medical Center  
308 Willow Avenue  
HOBOKEN, NJ 07030

Mar 05 2015

RECEIVED  
MAR 18 2015  
*[Signature]*

Member Name: [REDACTED]  
Member ID: W199669864  
Date of Birth: [REDACTED]  
Case Number: 9670371800000000  
Plan Sponsor: UNITED BENEFIT FUND  
Plan Sponsor Account Number: 863860-11-151-I  
Admission Date: 05/29/2014

Dear Member and Healthcare Provider(s) of Record

After review, we have made a decision about coverage for the following health care services for the member named above. We use nationally recognized clinical guidelines and resources, such as MCG criteria, Clinical Policy Bulletins available at [http://www.aetna.com/cpb/cpb\\_menu.html](http://www.aetna.com/cpb/cpb_menu.html), as well as plan benefit documents to support these coverage decisions.

**Coverage Decisions For Approved Services:**

Service Dates:	Service Description:	Number:	Type of Service:
05/29/2014 - 05/30/2014	Inpatient Care	2	Medical

Coverage for this service has been approved, subject to the requirements in this letter.

Service Dates:	Service Description:	Number:	Type of Service:
05/31/2014 - 06/02/2014	Inpatient Care	3	Medical

Coverage for this service has been approved, subject to the requirements in this letter.

Service Dates:	Service Description:	Number:	Type of Service:
06/03/2014 - 06/03/2014	Inpatient Care	1	Medical

Coverage for this service has been approved, subject to the requirements in this letter.

Service Dates:	Service Description:	Number:	Type of Service:
06/04/2014 - 06/04/2014	Inpatient Care	1	Medical

Coverage for this service has been approved, subject to the requirements in this letter.

Service Dates:	Service Description:	Number:	Type of Service:
06/05/2014 - 06/05/2014	Inpatient Care	1	Medical

Aetna  
148 32 319 1

Page 1 of 1

CONFIDENTIAL

HUMC 00324

"013588"J1VCEX15"324488"

Coverage for this service has been approved, subject to the requirements in this letter.

Service Dates:	Service Description:	Number:	Type of Service:
06/06/2014 - 06/06/2014	Inpatient Care	1	Medical

Coverage for this service has been approved, subject to the requirements in this letter.

Service Dates:	Service Description:	Number:	Type of Service:
06/07/2014 - 06/10/2014	Inpatient Care	4	Medical

Coverage for this service has been approved, subject to the requirements in this letter.

We must be notified if the patient's facility stay continues beyond the days reviewed on this letter. When the review of the subsequent days is completed, you will be notified of the decision.

Next Review Date: 03/05/2015

**Summary of Covered Hospital Days:**

Admission Date:	05/29/2014
Previous Days Covered:	9
Additional Days Covered:	4
Total Days Covered:	13

**Coverage Approvals:** For the services identified above for which coverage has been approved, all three components of coverage approval process have been satisfied:

- Verification of the member's eligibility for coverage under the plan; and
- Verification that the plan provides coverage for the type of services approved (but, has not verified whether any applicable dollar limits under the plan have been exhausted, or will soon be exhausted); and
- Verification that the approved services meet medical necessity criteria.

Validity of this coverage approval is subject to all those components being satisfied at the time the approved services are actually provided. This coverage approval is NOT effective and benefits may not be paid if:

1. the member's health condition changes materially before the approved services are provided, so that the approved treatment/services no longer meet medically necessary criteria due solely to the member's materially changed health condition; OR
2. the member is no longer covered at the time the approved treatment/services are actually performed; OR
3. the member's premium payment is past due under an individual plan at the time the approved treatment/services are actually performed, and the member did not pay the full premium within the required timeframe; OR
4. the member has exceeded any applicable benefit maximums under the plan; OR
5. the approved procedures or services are not covered due to a preexisting condition limitation or exclusion under the plan (if allowed by law); OR
6. for precertification: (1) the specific dates of the approved services (the "from" and "through" dates identified in this letter) have passed or (2) for elective services, the approved services have not been provided within six months from the date of this letter; OR
7. there was a material misrepresentation or omission of clinical information about the member at the time of the coverage approval or that there was fraud with respect to the approved services; OR

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CONFIDENTIAL

HUMC 00325



"013558" J:\VCE\13\032446"

8. the member's plan no longer includes coverage for the approved treatment/services; plan benefit changes typically occur on the plan anniversary date. Members should refer to the plan document to determine exclusions and limitations under the plan.

Please notify us if the circumstances regarding the approved services change, or if any additional services are needed beyond those approved. Reimbursement will be based on standard coding and bundling logic and any mutually agreed upon contracted or negotiated rates, subject to any and all copays or coinsurance requirements. If the actual procedure/service differs from the information received, or the circumstances change, we will review the claim when it is submitted.

Except for services considered to be an emergency, if the health benefit plan includes an out-of-network benefit component for the use of a non-participating provider, claims received for eligible services may be processed at the out-of-network or non-preferred benefit level. Members may be responsible for higher copayments, deductibles, and coinsurance, plus any charges by the provider in excess of the amounts covered by the plan for services provided by out-of-network providers. These excess amounts may be significant.

In order to receive a higher benefit level of coverage prior approval must be obtained and care provided by participating network providers. Refer to the health plan documents for information and visit the secure member website located on the back of the member id card to learn how to get the most out of the benefits the plan has to offer.

**We Protect Your Privacy:**

Protecting the privacy of member health information is a top priority. When contacting us about this Notice or for help with other questions, please be prepared to provide member name, member ID number, and date of birth.

**Patient Safety Information:**

To learn more about patient safety and hospitals, please log on to The Leapfrog Group's website at <http://www.leapfroggroup.org/>. This site will give you information about hospitals that have met specific safety standards. For participating hospitals, the same information can be accessed on your secure member website using Doc Find.

We hope this information has answered your coverage questions. Member Services representatives are available to help health care professionals, members and their authorized representatives with any questions about eligibility, plan benefits, claims and coverage decisions. If you, your authorized representative or your health care providers of record have additional questions or would like to request copies of documents related to the coverage decision, call the toll-free Member Services number on your member ID card.

Aetna

A copy of this letter is also being sent to:

Deepak K. Amin

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HUMC 00326

A00201377645

**aetna**

PO Box 881108  
El Paso, TX 79998-1108

001801-JHX001002359



\*\*\*\*\*SCH 3-DIGIT 191  
4025 1 AT 0-416 27  
ROBOKIN UNIVERSITY MEDICAL CENTER  
PO BOX 82491  
PHILADELPHIA PA 19182-4491  
[Barcode]

DENLET- Denial Letter

10-8-2015

DCN# 151006083028

RECEIVED  
OCT 14 2015

Patient(s) Name: [REDACTED]  
Subscriber's ID: XXXXXX0864  
Claim Date(s) of Service: 05-29-2014-05-22-2015  
Billed Amount: \$7,702,662.08

Dear Health Care Professional:

**We have received your request for reconsideration of services**

This letter is in response to your request for reconsideration for services rendered on 05-29-2014-05-22-2015 for the member listed above. We are upholding our original decision. Following our review, we have determined that this amount represents the difference between the billed amount and the reasonable and customary rate..

On 08-05-2015, we paid these services according to the member's plan benefits. The claim was processed under the member's Aetna Choice POS II plan, and network ID 01449. Therefore, our previous decision stands, and no further payment is due.

**You have the right to an appeal**

If you do not agree with our decision, you may appeal this decision in writing, or you may call our Provider Service Centers at the phone number listed below. A complete description of your appeal rights and submission timeframes can be found at our secure provider website via Navinet at <https://navinet.navimedix.com>.

Submit your appeal, along with a copy of this letter to:

Provider Resolution Team  
P.O. Box 14020  
Lexington, KY 40512

**Information available any time**

As a reminder, we offer several self-service solutions to reduce your administrative burdens and speed up the services you receive:

- For information on patient eligibility, benefits, claims, and much more log onto our secure provider website via Navinet. Visit [www.aetna.com](http://www.aetna.com), click on "Health Care Professionals," "Medical," and "Log In". Once logged in, under "Plan Central," select "Aetna Health Plan."
- Call our automated voice response system, Aetna Voice Advantage®, day or night to check claim status, verify patient coverage, benefits information, request faxed copies of claim and eligibility functions, Pre-certification, and more. You can access this system using the phone numbers listed below.

**We are also available to answer your questions**

If you have additional questions after reviewing the information available on our secure provider website, please call:



From: Michael Fowler  
To: Doug Aldeen  
Cc: sean.hayes  
Subject: RE: [REDACTED]/Carepoint Health  
Date: Wednesday, October 14, 2015 1:04:51 AM  
Attachments: Image001.png

---

Our rates only takes into consideration the base and we are compliant. Outliers and carve out exception are not public and are proprietary between the hospital and Medicare.

I have shared, provider appeals are handled by Aetna. Feel free to exhaust that Avenue. I do encourage you to bill Medicaid as they are secondary.

Going forward, you or your office must contact Aetna and there will be no further contact between LEA and your office as it is in breach of our contract with Aetna. We now have recorded that you are representing the hospital and we will not take any further calls or emails from your office or company.

As for DOL comments, I am not sure where that is coming from. If you have proof of any such review of the plan, then I would suggest you contact DOL for information you have requested. What has been shared is we meet the DOL standards of a grandfather plan, proof is not required to be given to a provider but just the government interest.

You have been paid in full by the plan. Thanks again for your understanding and compliance with the request.

Sent from my Verizon 4G LTE Smartphone

---- Doug Aldeen wrote ----

Mike:

Thank you for providing the information that the Plan used to calculate its reimbursement to Hoboken University Medical Center.

The payment that the Plan made does NOT include the outlier which CMS requires to be in compliance with the SPD and that if the patient has Medicare the payment to the absolute penny would be used by utilizing the PPS Pricer which, in this instance and outlined below, is \$789,446.88. I have attached the PPS Pricer with instructions on how to download for your reference. As you indicated today in our conversation, please forward to me a copy of the pertinent provision from the DOL audit that confirms that the United Benefit Fund from May of 2014 through December 2014, is a grandfathered plan.

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HUMC 00334



Section 1886(d) of the Social Security Act (the Act) sets forth a system of payment for the operating costs of acute care hospital inpatient stays under Medicare Part A (Hospital Insurance) based on prospectively set rates. This payment system is referred to as the inpatient prospective payment system (IPPS). Under the IPPS, each case is categorized into a diagnosis-related group (DRG). Each DRG has a payment weight assigned to it, based on the average resources used to treat Medicare patients in that DRG.

The base payment rate is divided into a labor-related and nonlabor share. The labor-related share is adjusted by the wage index applicable to the area where the hospital is located, and if the hospital is located in Alaska or Hawaii, the nonlabor share is adjusted by a cost of living adjustment factor. This base payment rate is multiplied by the DRG relative weight.

If the hospital treats a high-percentage of low-income patients, it receives a percentage add-on payment applied to the DRG-adjusted base payment rate. This add-on, known as the disproportionate share hospital (DSH) adjustment, provides for a percentage increase in Medicare payment for hospitals that qualify under either of two statutory formulas designed to identify hospitals that serve a disproportionate share of low-income patients. For qualifying hospitals, the amount of this adjustment may vary based on the outcome of the statutory calculation.

Also, if the hospital is an approved teaching hospital it receives a percentage add-on payment for each case paid through IPPS. This add-on known as the indirect medical education (IME) adjustment, varies depending on the ratio of residents-to-beds under the IPPS for operating costs, and according to the ratio of residents-to-average daily census under the IPPS for capital costs.

**Finally, for particular cases that are unusually costly, known as outlier cases, the IPPS payment is increased. This additional payment is designed to protect the hospital from large financial losses due to unusually expensive cases. Any outlier payment due is added to the DRG-adjusted base payment rate, plus any DSH or IME adjustments.**

---

**From:** Michael Fowler [mailto:mfowler@leadingedgeadmin.com]  
**Sent:** Monday, March 09, 2015 4:51 PM  
**To:** Hayes, Sean  
**Subject:** FW: [REDACTED]

---

**From:** Harsh Sheth  
**Sent:** Wednesday, March 04, 2015 9:49 AM  
**To:** Hoyt, Jill N; Federocko, Patricia A  
**Cc:** Michael Fowler  
**Subject:** UBF-[REDACTED]

Jill – the UBF has made the below changes for member [REDACTED], Member ID# W199669864

The member should be active effective 11/1/2012 to 5/31/2014.

The member will be going on COBRA from 6/1/2014 onwards.

Please make the adjustments on your side. These changes will be reflected next eligibility feed.

Please respond back when done.

Thanks,  
Harsh Sheth  
Leading Edge Administrators  
1430 Broadway, 13<sup>th</sup> Floor

CONFIDENTIAL

HUMC 00341

New York, NY 10018



**CONFIDENTIAL COMMUNICATION** This transmission is intended only for the individual or entity to which it is addressed and contains information that is confidential. If you have received this communication in error, please delete the email and contact the sender immediately. This information may have been disclosed to you from confidential records and may be protected by federal and state law. This information may include confidential mental health, substance abuse, alcohol abuse and/or HIV-related information. Federal and state law prohibits you from making any further disclosure of this information without the specific written consent of the person to whom it pertains, or as otherwise permitted by law. Any unauthorized further disclosure in violation of the law may result in a fine or jail sentence or both. A general authorization for the release of this information may not be sufficient authorization for further disclosure.

CONFIDENTIAL

HUMC 00342

**From:** Michael Fowler  
**To:** Doug Aldeen  
**Cc:** sean.hayes  
**Subject:** RE: [REDACTED]/Carepoint Health  
**Date:** Tuesday, October 13, 2015 3:54:03 PM

---

This will provide you the weights

<https://www.cms.gov/Medicare/Medicare-Fee-for-Service-Payment/AcuteInpatientPPS/FY2015-IPPS-Final-Rule-Home-Page-Items/FY2015-Final-Rule-Tables.html>

Base Rate (Page 5)

<https://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/downloads/AcutePaymtSysfctsh.pdf>

Weight times the Rate plus geographic differences for cost of living is our figure. SPD says 100% of Medicare Rate. Not really much to discuss.

---

**From:** Doug Aldeen [mailto:doug.aldeen@ensemblehp.com]  
**Sent:** Tuesday, October 13, 2015 3:38 PM  
**To:** Michael Fowler  
**Cc:** Sean Hayes  
**Subject:** [REDACTED]/Carepoint Health

Mike:

I just called and left a voicemail for you. Both Sean and I would like you to show us where on the CMS website you find the applicable pricing that is consistent with your SPD concerning the above matter. Please let me know your availability in the next day or two.

Thank you.

Doug Aldeen, Esq.

**From:** Michael Fowler  
**To:** Hayes, Sean  
**Subject:** Automatic reply: UBF-  
**Date:** Monday, March 16, 2015 12:32:07 PM

---

I am currently out of the office and have no access to voicemail and limited access to emails. If this is an urgent matter, for claims or customer service related issue, Bengene Sims @ bsims@omnitpa.com.

**CONFIDENTIAL COMMUNICATION** This transmission is intended only for the individual or entity to which it is addressed and contains information that is confidential. If you have received this communication in error, please delete the email and contact the sender immediately. This information may have been disclosed to you from confidential records and may be protected by federal and state law. This information may include confidential mental health, substance abuse, alcohol abuse and/or HIV-related information. Federal and state law prohibits you from making any further disclosure of this information without the specific written consent of the person to whom it pertains, or as otherwise permitted by law. Any unauthorized further disclosure in violation of the law may result in a fine or jail sentence or both. A general authorization for the release of this information may not be sufficient authorization for further disclosure.

CONFIDENTIAL

HUMC 00344

**From:** Michael Fowler  
**To:** Hayes, Sean  
**Subject:** FW: UBF- [REDACTED]  
**Date:** Monday, March 09, 2015 4:49:29 PM

---

---

**From:** Harsh Sheth  
**Sent:** Wednesday, March 04, 2015 9:49 AM  
**To:** Hoyt, Jill N; Federocko, Patricia A  
**Cc:** Michael Fowler  
**Subject:** UBF- [REDACTED]

Jill – the UBF has made the below changes for member [REDACTED], Member ID# W199669864

The member should be active effective 11/1/2012 to 5/31/2014.

The member will be going on COBRA from 6/1/2014 onwards.

Please make the adjustments on your side. These changes will be reflected next eligibility feed.

Please respond back when done.

Thanks,  
Harsh Sheth  
Leading Edge Administrators  
1430 Broadway, 13<sup>th</sup> Floor  
New York, NY 10018



**CONFIDENTIAL COMMUNICATION** This transmission is intended only for the individual or entity to which it is addressed and contains information that is confidential. If you have received this communication in error, please delete the email and contact the sender immediately. This information may have been disclosed to you from confidential records and may be protected by federal and state law. This information may include confidential mental health, substance abuse, alcohol abuse and/or HIV-related information. Federal and state law prohibits you from making any further disclosure of this information without the specific written consent of the person to whom it pertains, or as otherwise permitted by law. Any unauthorized further disclosure in violation of the law may result in a fine or jail sentence or both. A general authorization for the release of this information may not be sufficient authorization for further disclosure.

CONFIDENTIAL

HUMC 00345



**From:** Jeanna Talamo <jtalamo@unitedbenefitfund.com>  
**Sent:** Wednesday, March 04, 2015 11:15 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

**Follow Up Flag:** Follow up  
**Flag Status:** Flagged

718-416-4020

---

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Wednesday, March 04, 2015 11:11 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Do you have contact info for them?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [mailto:jtalamo@unitedbenefitfund.com]  
**Sent:** Wednesday, March 04, 2015 11:09 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

I've been advised by our TPA that they are working with Aetna. Any further inquiries need to be directed to Omni Administrators.

Thanks.  
Jeanna

---

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Wednesday, March 04, 2015 9:38 AM

To: Jeanna Talamo

Subject: RE: [REDACTED]

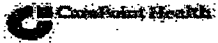
This message was sent securely using ZixCorp.

Ok thank you. Please let me know the result.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)

[www.carepointhealth.org](http://www.carepointhealth.org)



---

From: Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]

Sent: Wednesday, March 04, 2015 9:38 AM

To: Hayes, Sean

Subject: RE: [REDACTED]

This message was sent securely using ZixCorp.

I saw the screenshot, I don't have access to Aetna to update the information. I'm not sure how this gets corrected. I will talk to our TPA.

---

From: Hayes, Sean [<mailto:Sean.Hayes@CarePointHealth.org>]

Sent: Wednesday, March 04, 2015 9:09 AM

To: Jeanna Talamo

Subject: RE: [REDACTED]

This message was sent securely using ZixCorp.

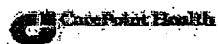
I gave screen prints below to show it.

What are the next steps to get Aetna to update to back to May?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)

[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [mailto:italamo@unitedbenefitfund.com]  
**Sent:** Wednesday, March 04, 2015 9:01 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Hi Sean,

I have no access to the Aetna website, so I'm not able to view any of this information from my office.

Jeanna

---

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Wednesday, March 04, 2015 8:54 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Hi Jeanna-

Again thank you for your help. I check Aetna today and [REDACTED] showing eligible for DOS 1/1/15-Current. Are you able to see why Aetna is not show active starting in May 2014?

← https://oncosource.passporthealth.com/members/home/summary.aspx

File Edit View Favorites Tools Help

Suggested Sites Get more Add-ons

# PASSPORT ONE SOURCE

Welcome Sean Hayes (CarePoint Health - Bayonne Medical Center). Your User ID is 953297. [Manage My Account](#)

[Eligibility](#) [Referrals & Precerts](#) [Claim Status](#) [Address Info](#) [Credit Reports](#) [Financial Services](#)

## Transactions

[Work Center](#)  
[eCare Next](#)  
[My Transactions](#)  
[My Unread Responses](#)  
[Reference Number Search](#)

## Messages

[Massachusetts Medicaid El...](#)  
[TRICARE For Life Eligibili...](#)  
[Archived Messages](#)

## New Features

[ROA Worklist](#)

## Tools (customize)

[Self Service Portal](#)  
[Available Payers List](#)  
[Employer Lookup](#)  
[Free Healthlink](#)  
[Free Training](#)  
[HPS Sanctions Database](#)  
[OIG LEE](#)  
[Passport QuickNotes](#)  
[Provider Directories](#)  
[System Status Dashboard](#)

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# PASSPORT ONESOURCE

Welcome Sean Hayes (CarePoint Health - Bayonne Medical Center). Your User ID is 953297. [Manage My Account](#)

[Eligibility](#) [Referrals & Precerts](#) [Claim Status](#) [Address Info](#) [Credit Reports](#) [Financial Services](#)

## Transactions

[Work Center](#)  
[eCare Next](#)  
[My Transactions](#)  
[My Unread Responses \(1\)](#)  
[Reference Number Search](#)

## Messages

[Massachusetts Medicaid Eligibility](#)  
[TRICARE For Life Eligibility](#)  
[Archived Messages](#)

## New Features

[ROA Worksheet](#)

## Tools (customize)

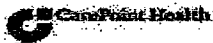
[Self Service Portal](#)  
[Available Payers List](#)  
[Employer Lookup](#)  
[Free HealthLink](#)  
[Free Training](#)  
[HFS Sanctions Database](#)  
[OIG LIE](#)  
[Passport QuickNotes](#)  
[Provider Directories](#)  
[System Status Dashboard](#)

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Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
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Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Thursday, February 26, 2015 10:56 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Thank you!

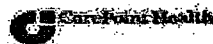
---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Thursday, February 26, 2015 10:53 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Thursday, February 26, 2015 10:51 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Sean,

Please provide me with a copy of the paystub. I can't wait until it arrives in the mail.

Thank you.

Jeanna

---

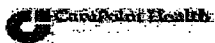
**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Wednesday, February 25, 2015 1:34 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

You are truly awesome. Thank you for being patient with me.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Wednesday, February 25, 2015 1:35 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

I just did the termination and Aetna won't get the info until it's uploaded overnight.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Wednesday, February 25, 2015 1:31 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Thank you so much. In the meantime will you be notifying Aetna of the new termination date of 5/31/14. Right now it show 4/30/14.

We should have the form signed by tomorrow and the check overnighted with the original to active coverage for the whole stay.

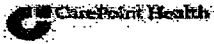
You are a life saver!

Sean Hayes, MBA, CRCR, CRCS



Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Wednesday, February 25, 2015 1:20 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Here's the updated COBRA letter. Please know that we need the original mailed back with the payment.

---

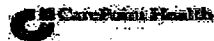
**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Wednesday, February 25, 2015 1:02 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Since I have authorization on her behalf and since you sent me the last one, do you mind emailing it to me? I will send in payment today.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Wednesday, February 25, 2015 1:03 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Received info this morning, his term date should be 5/31/2014. We will correct date and print a new COBRA letter which will be mailed certified today to [REDACTED].

Jeanna

---

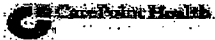
**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointHealth.org>]  
**Sent:** Wednesday, February 25, 2015 12:59 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Thanks Jeanna. Any update today? Any status on our appeal?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Tuesday, February 24, 2015 1:57 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

They have to respond. I've told them if they can't find the records to contact their payroll company since that the easiest route. Hope to have an answer by tomorrow the latest.

---

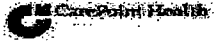
**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointHealth.org>]  
**Sent:** Tuesday, February 24, 2015 1:52 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

What happens if they do not respond?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Tuesday, February 24, 2015 1:44 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

I understand the urgency. The employer has been having issues finding the payroll records since there was a change in mgmt. I'm on top of the issue. This is the only info holding me up. I've sent them numerous emails and they've corresponded back to me that their working on it. My last email to them was this morning.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Tuesday, February 24, 2015 12:40 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

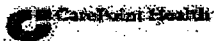
This message was sent securely using ZixCorp.

Any word yet on our appeal.

Per the summary plan document appeals are to be decided in 72 hours for urgent matters. Considering he is on a vent and this impacts his placement options I hope you agree this is urgent.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Wednesday, February 18, 2015 8:57 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Your welcome.

---

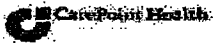
**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Wednesday, February 18, 2015 8:55 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Ok thank you.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Wednesday, February 18, 2015 8:56 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

The paperwork was really sent on the day of the letter. Unfortunately, we only sent it out at that time by regular mail, so we don't have a tracking receipt for it.

Let's get the info from the employer and then we will go from there. It's not a difficult situation, the only issue is the employer (management co) changed property managers numerous times last year and this is holding up their remittance of the documentation I've requested. Once I have that we go move forward and we'll then worry about the payment.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Wednesday, February 18, 2015 8:47 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

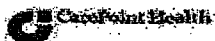
I have confirmation of deductions thru mid-June via the pay stub.

More importantly is when was the COBRA paperwork really sent? They wife gave me everything from the employer sent to the home including a memo about a staff meeting in June. She never received COBRA documents.

This should be an easy reopen and I have a check for \$4,284.00 ready to be sent to you to pay for the previous month payments.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Wednesday, February 18, 2015 8:18 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

We've been advised by management company they are looking for the records we need in order to confirm last date of work.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Monday, February 16, 2015 1:00 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

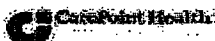
Thanks I will.

Just note I am receiving pressure to copy the Department of Labor and NJDOBI.

Should I wait to hear back from your or send the request with the above copied?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Monday, February 16, 2015 12:47 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Mr.Hayes,

COBRA docs need to be done by our TPA. We cannot ask them to redo any of the COBRA docs until we've received proof of termination from the employer. This request was sent to employer this morning.

We are working as quickly as possible to get this matter resolved. Please send your written requests to us by formal letter. Administrator and Board of Trustees will respond.

---

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Monday, February 16, 2015 12:19 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

I understand and I want to thank you for being both helpful and prompt with your responses.

Last question, would I requested updated COBRA documents through you or the employer?

I called them just now and they stated he was employed through July so I do not understand why the documents are dated for May. Obviously they were never sent to the [REDACTED]. I am working with the wife to pay the premium and need updated documents showing this month's date. It should correlate to the date Aetna was notified.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [mailto:italamo@unitedbenefitfund.com]  
**Sent:** Monday, February 16, 2015 12:01 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Mr. Hayes I have asked that you submit your request in a formal letter. I cannot give you any further information. We are looking into this matter in the meantime .

---

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Monday, February 16, 2015 11:46 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

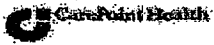
United Benefit Fund is not the employer correct?

Do you have the employers name and contact info?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302

Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Monday, February 16, 2015 11:25 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Mr. Hayes,

As explained we haven't been able to get an answer from his former employer due to their changes in management and bad records mgmt.

Please just send our office a letter. Administrator has advised we cannot answer any questions until formal letter of request is sent to our office for him/ Board of Trustee's to look into this case. This is not the norm for our office. Usually things are cut and dry since we have to go back to the employer and ask them to research we cannot provide answers you are requesting.

Jeanna

---

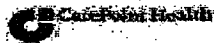
**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Monday, February 16, 2015 11:19 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

What date was he out?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Monday, February 16, 2015 10:08 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.



I found out we were told by Union the date he was out. If date is an error it can be fixed. His company has had several property manager changes so we have not able to obtain an accurate date from them as to when he went out on medical leave.

Once we have this sorted out our TPA can contact Aetna. But as I stated in my email this morning you must write to our office so the Administrator/ Board of Trustees can discuss this issue and they will get back to you in regards to the COBRA issues.

---

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Monday, February 16, 2015 9:55 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

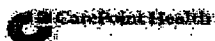
I just spoke to the wife of [REDACTED] this morning. She states he was working up to the day he was admitted to the hospital on 5/29/14. How was the Cobra sent prior to that date?

She also states she never received the cobra documents.

Will you please send the forms with the correct date equal to the date Aetna was notified so that the wife can fill out the forms?

Sean Hayes, MBA, CRCC, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [mailto:italamo@unitedbenefitfund.com]  
**Sent:** Monday, February 16, 2015 8:50 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Sorry, thought I sent this on Friday to you. Spoke with Administrator and was advised that all requests need to be put in writing and mailed to our office and letter is to be addressed to David DeLucia and Board of Trustee's. our Address is as follows:

United Benefit Fund  
150-28 Union Tpke, Suite 250  
Flushing, NY 11367

Should you have any questions, please do not hesitate to contact our office.

Thanks.

Jeanna Talamo

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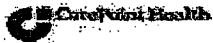
**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Friday, February 13, 2015 2:45 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

Yes my cell is 407-873-7588.

Do you happen to have his email address as well?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Friday, February 13, 2015 2:43 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Can I have the Administrator call you? He's in a meeting. His name is David DeLucia.

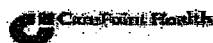
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**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Friday, February 13, 2015 2:22 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

Great. Who would that be and do you have their contact info?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [mailto:italamo@unitedbenefitfund.com]  
**Sent:** Friday, February 13, 2015 2:23 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

I believe you'd have to speak with the Administrator on these issues.

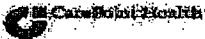
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**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Friday, February 13, 2015 2:16 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

Who can I contact about that? Also can I pay the COBRA now since he was on a ventilator in the hospital at the time the letter was sent?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [mailto:italamo@unitedbenefitfund.com]  
**Sent:** Friday, February 13, 2015 2:16 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

No certified # went out regular mail. Not sure about Aetna term notification.

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**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Friday, February 13, 2015 2:14 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

Thanks Jenna you are the best!

Do you know when this was actually sent and/or do you have a certified number?

Also do you know why Aetna was just informed of the coverage termination on 2/10/14?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Friday, February 13, 2015 1:57 PM  
**To:** Hayes, Sean  
**Subject:** [REDACTED]

Mr. Hayes,

Attached is the letter you requested for [REDACTED].

Regards,  
Jeanna Talamo

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**From:** Jeanna Talamo  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]  
**Date:** Thursday, February 26, 2015 10:54:16 AM

---

Thank you!

---

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Thursday, February 26, 2015 10:53 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Sean Hayes, MBA, CRCC, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [mailto:jtalamo@unitedbenefitfund.com]  
**Sent:** Thursday, February 26, 2015 10:51 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Sean,

Please provide me with a copy of the paystub. I can't wait until it arrives in the mail.

Thank you.

Jeanna

---

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Wednesday, February 25, 2015 1:34 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

---

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This message was sent securely using ZixCorp.

You are truly awesome. Thank you for being patient with me.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Wednesday, February 25, 2015 1:35 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

I just did the termination and Aetna won't get the info until it's uploaded overnight.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Wednesday, February 25, 2015 1:31 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Thank you so much. In the meantime will you be notifying Aetna of the new termination date of 5/31/14. Right now it show 4/30/14.

We should have the form signed by tomorrow and the check overnighted with the original to active coverage for the whole stay.

You are a life saver!

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)

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---

**From:** Jeanna Talamo [mailto:jtalamo@unitedbenefitfund.com]  
**Sent:** Wednesday, February 25, 2015 1:20 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

message was sent securely using ZixCorp.

Here's the updated COBRA letter. Please know that we need the original mailed back with the payment.

---

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Wednesday, February 25, 2015 1:02 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Since I have authorization on her behalf and since you sent me the last one, do you mind emailing it to me? I will send in payment today.

Sean Hayes, MBA, CRCA, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [mailto:jtalamo@unitedbenefitfund.com]  
**Sent:** Wednesday, February 25, 2015 1:03 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Received info this morning, his term date should be 5/31/2014. We will correct date and print a

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new COBRA letter which will be mailed certified today to [REDACTED].

Jeanna

---

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Wednesday, February 25, 2015 12:59 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Thanks Jeanna. Any update today? Any status on our appeal?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [mailto:jtalamo@unitedbenefitfund.com]  
**Sent:** Tuesday, February 24, 2015 1:57 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

They have to respond. I've told them if they can't find the records to contact their payroll company since that the easiest route. Hope to have an answer by tomorrow the latest.

---

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Tuesday, February 24, 2015 1:52 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

What happens if they do not respond?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
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10 Exchange Place, 16th Floor

Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]

**Sent:** Tuesday, February 24, 2015 1:44 PM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

I understand the urgency. The employer has been having issues finding the payroll records since there was a change in mgmt. I'm on top of the issue. This is the only info holding me up. I've sent them numerous emails and they've corresponded back to me that their working on it. My last email to them was this morning.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Tuesday, February 24, 2015 12:40 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Any word yet on our appeal.

Per the summary plan document appeals are to be decided in 72 hours for urgent matters.  
Considering he is on a vent and this impacts his placement options I hope you agree this is urgent.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]

**Sent:** Wednesday, February 18, 2015 8:57 AM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

Your welcome.

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**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Wednesday, February 18, 2015 8:55 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Ok thank you.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Wednesday, February 18, 2015 8:56 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

The paperwork was really sent on the day of the letter. Unfortunately, we only sent it out at that time by regular mail, so we don't have a tracking receipt for it.

Let's get the info from the employer and then we will go from there. It's not a difficult situation, the only issue is the employer (management co) changed property managers numerous times last year and this is holding up their remittance of the documentation I've requested. Once I have that we go move forward and we'll then worry about the payment.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Wednesday, February 18, 2015 8:47 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

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I have confirmation of deductions thru mid-June via the pay stub.

More importantly is when was the COBRA paperwork really sent? They wife gave me everything from the employer sent to the home including a memo about a staff meeting in June. She never

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received COBRA documents.

This should be an easy reopen and I have a check for \$4,284.00 ready to be sent to you to pay for the previous month payments.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]

**Sent:** Wednesday, February 18, 2015 8:18 AM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

We've been advised by management company they are looking for the records we need in order to confirm last date of work.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Monday, February 16, 2015 1:00 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Thanks I will.

Just note I am receiving pressure to copy the Department of Labor and NIDOB.

Should I wait to hear back from your or send the request with the above copied?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

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[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [mailto:jtalamo@unitedbenefitfund.com]  
**Sent:** Monday, February 16, 2015 12:47 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Mr. Hayes,

COBRA docs need to be done by our TPA. We cannot ask them to redo any of the COBRA docs until we've received proof of termination from the employer. This request was sent to employer this morning.

We are working as quickly as possible to get this matter resolved. Please send your written requests to us by formal letter. Administrator and Board of Trustees will respond.

---

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Monday, February 16, 2015 12:19 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

[REDACTED] This message was sent securely using ZixCorp. [REDACTED]

I understand and I want to thank you for being both helpful and prompt with your responses.

Last question, would I requested updated COBRA documents through you or the employer?

I called them just now and they stated he was employed through July so I do not understand why the documents are dated for May. Obviously they were never sent to the [REDACTED]. I am working with the wife to pay the premium and need updated documents showing this month's date. It should correlate to the date Aetna was notified.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
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[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Monday, February 16, 2015 12:01 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Mr. Hayes I have asked that you submit your request in a formal letter. I cannot give you any further information. We are looking into this matter in the meantime.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointHealth.org>]  
**Sent:** Monday, February 16, 2015 11:46 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

United Benefit Fund is not the employer correct?

Do you have the employers name and contact info?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Monday, February 16, 2015 11:25 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Mr. Hayes,

As explained we haven't been able to get an answer from his former employer due to their changes in management and bad records mgmt.

Please just send our office a letter. Administrator has advised we cannot answer any questions until formal letter of request is sent to our office for him/ Board of Trustee's to look into this case. This is not the norm for our office. Usually things are cut and dry since we have to go back to the employer and ask them to research we cannot provide answers you are requesting.

Jeanna

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**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Monday, February 16, 2015 11:19 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

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What date was he out?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Monday, February 16, 2015 10:08 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

I found out we were told by Union the date he was out. If date is an error it can be fixed. His company has had several property manager changes so we have not able to obtain an accurate date from them as to when he went out on medical leave.

Once we have this sorted out our TPA can contact Aetna. But as I stated in my email this morning you must write to our office so the Administrator/ Board of Trustees can discuss this issue and they will get back to you in regards to the COBRA issues.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Monday, February 16, 2015 9:55 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

I just spoke to the wife of [REDACTED] this morning. She states he was working up to the day he was admitted to the hospital on 5/29/14. How was the Cobra sent prior to that date?

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She also states she never received the cobra documents.

Will you please send the forms with the correct date equal to the date Aetna was notified so that the wife can fill out the forms?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
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[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]

**Sent:** Monday, February 16, 2015 8:50 AM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

Sorry, thought I sent this on Friday to you. Spoke with Administrator and was advised that all requests need to be put in writing and mailed to our office and letter is to be addressed to David DeLucia and Board of Trustee's. our Address is as follows:

United Benefit Fund  
150-28 Union Tpke, Suite 250  
Flushing, NY 11367

Should you have any questions, please do not hesitate to contact our office.

Thanks.

Jeanna Talamo

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Friday, February 13, 2015 2:45 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

Yes my cell is 407-873-7588.

Do you happen to have his email address as well?

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Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
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[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Friday, February 13, 2015 2:43 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Can I have the Administrator call you? He's in a meeting. His name is David DeLucia.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Friday, February 13, 2015 2:22 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

Great. Who would that be and do you have their contact info?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Friday, February 13, 2015 2:23 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

I believe you'd have to speak with the Administrator on these issues.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Friday, February 13, 2015 2:16 PM  
**To:** Jeanna Talamo

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HUMC 00391

**Subject:** RE: [REDACTED]

Who can I contact about that? Also can I pay the COBRA now since he was on a ventilator in the hospital at the time the letter was sent?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]

**Sent:** Friday, February 13, 2015 2:16 PM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

No certified # went out regular mail. Not sure about Aetna term notification.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Friday, February 13, 2015 2:14 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

Thanks Jenna you are the best!

Do you know when this was actually sent and/or do you have a certified number?

Also do you know why Aetna was just informed of the coverage termination on 2/10/14?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]

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HUMC 00392

**Sent:** Friday, February 13, 2015 1:57 PM

**To:** Hayes, Sean

**Subject:** [REDACTED]

Mr. Hayes,

Attached is the letter you requested for [REDACTED].

Regards,

Jeanna Talamo

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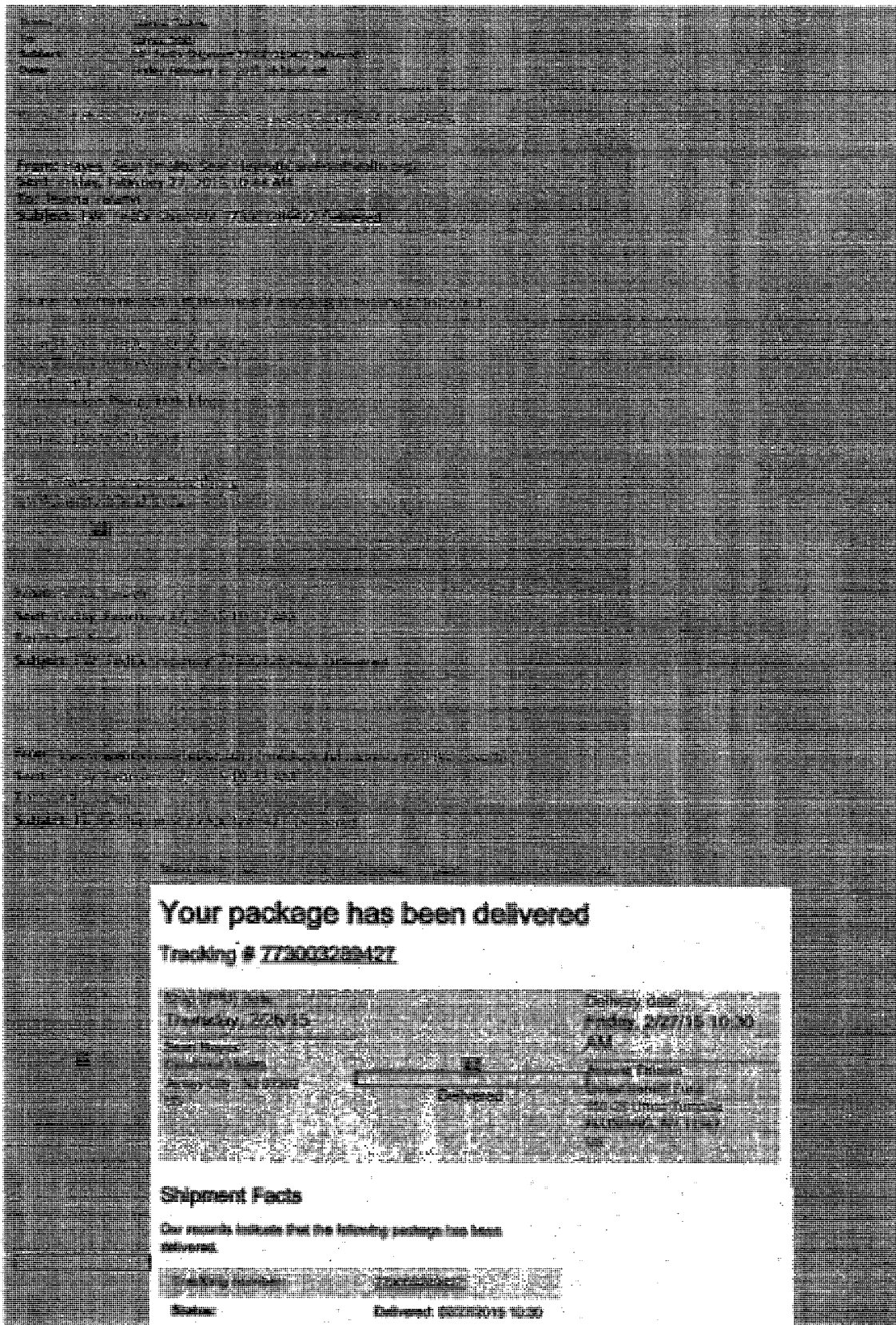
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<b>Order Entry Number:</b>	0010000127252
<b>Signed for by:</b>	UNRECEIVED
<b>Delivery Location:</b>	FLUORCORP INC
<b>Delivered to:</b>	Receptionist/Front Desk
<b>Accession time:</b>	Pacific Time Daytime
<b>Packaging type:</b>	Pacific Envelope
<b>Number of pieces:</b>	1
<b>Weight:</b>	1.50 lb.
<b>Special handling instructions:</b>	Normal Handling

HUMC 00411

[illegible]



**From:** Jeanna Talamo  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]  
**Date:** Thursday, February 26, 2015 10:49:06 AM

This message was sent securely using ZixCorp.

Sean,

Please provide me with a copy of the paystub. I can't wait until it arrives in the mail.

Thank you.

Jeanna

---

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Wednesday, February 25, 2015 1:34 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

You are truly awesome. Thank you for being patient with me.

Sean Hayes, MBA, CRCC, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [mailto:jtalamo@unitedbenefitfund.com]  
**Sent:** Wednesday, February 25, 2015 1:35 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

I just did the termination and Aetna won't get the info until it's uploaded overnight.

---

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Wednesday, February 25, 2015 1:31 PM

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HUMC 00413

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Thank you so much. In the meantime will you be notifying Aetna of the new termination date of 5/31/14. Right now it show 4/30/14.

We should have the form signed by tomorrow and the check overnighted with the original to active coverage for the whole stay.

You are a life saver!

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]

**Sent:** Wednesday, February 25, 2015 1:20 PM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Here's the updated COBRA letter. Please know that we need the original mailed back with the payment.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Wednesday, February 25, 2015 1:02 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Since I have authorization on her behalf and since you sent me the last one, do you mind emailing it to me? I will send in payment today.

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HUMC 00414

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]

**Sent:** Wednesday, February 25, 2015 1:03 PM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Received info this morning, his term date should be 5/31/2014. We will correct date and print a new COBRA letter which will be mailed certified today to [REDACTED].

Jeanna

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Wednesday, February 25, 2015 12:59 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Thanks Jeanna. Any update today? Any status on our appeal?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]

**Sent:** Tuesday, February 24, 2015 1:57 PM

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HUMC 00415

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

They have to respond. I've told them if they can't find the records to contact their payroll company since that the easiest route. Hope to have an answer by tomorrow the latest.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Tuesday, February 24, 2015 1:52 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

What happens if they do not respond?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]

**Sent:** Tuesday, February 24, 2015 1:44 PM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

I understand the urgency. The employer has been having issues finding the payroll records since there was a change in mgmt. I'm on top of the issue. This is the only info holding me up. I've sent them numerous emails and they've corresponded back to me that their working on it. My last email to them was this morning.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Tuesday, February 24, 2015 12:40 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Any word yet on our appeal.

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HUMC 00416

Per the summary plan document appeals are to be decided in 72 hours for urgent matters.  
Considering he is on a vent and this impacts his placement options I hope you agree this is urgent.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
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10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Wednesday, February 18, 2015 8:57 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Your welcome.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Wednesday, February 18, 2015 8:55 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Ok thank you.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
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10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Wednesday, February 18, 2015 8:56 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

CONFIDENTIAL

HUMC 00417

The paperwork was really sent on the day of the letter. Unfortunately, we only sent it out at that time by regular mail, so we don't have a tracking receipt for it.

Let's get the info from the employer and then we will go from there. It's not a difficult situation, the only issue is the employer (management co) changed property managers numerous times last year and this is holding up their remittance of the documentation I've requested. Once I have that we go move forward and we'll then worry about the payment.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Wednesday, February 18, 2015 8:47 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

I have confirmation of deductions thru mid-June via the pay stub.

More importantly is when was the COBRA paperwork really sent? They wife gave me everything from the employer sent to the home including a memo about a staff meeting in June. She never received COBRA documents.

This should be an easy reopen and I have a check for \$4,284.00 ready to be sent to you to pay for the previous month payments.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
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Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Wednesday, February 18, 2015 8:18 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

We've been advised by management company they are looking for the records we need in order to confirm last date of work.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

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HUMC 00418

**Sent:** Monday, February 16, 2015 1:00 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Thanks I will.

Just note I am receiving pressure to copy the Department of Labor and NJDOBI.

Should I wait to hear back from your or send the request with the above copied?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]

**Sent:** Monday, February 16, 2015 12:47 PM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

Mr.Hayes,

COBRA docs need to be done by our TPA. We cannot ask them to redo any of the COBRA docs until we've received proof of termination from the employer. This request was sent to employer this morning.

We are working as quickly as possible to get this matter resolved. Please send your written requests to us by formal letter. Administrator and Board of Trustees will respond.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Monday, February 16, 2015 12:19 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

I understand and I want to thank you for being both helpful and prompt with your responses.

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HUMC 00419



Last question, would I requested updated COBRA documents through you or the employer?

I called them just now and they stated he was employed through July so I do not understand why the documents are dated for May. Obviously they were never sent to the [REDACTED]. I am working with the wife to pay the premium and need updated documents showing this month's date. It should correlate to the date Aetna was notified.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
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10 Exchange Place, 16th Floor  
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Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)




---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Monday, February 16, 2015 12:01 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Mr. Hayes I have asked that you submit your request in a formal letter. I cannot give you any further information. We are looking into this matter in the meantime .

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Monday, February 16, 2015 11:46 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

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United Benefit Fund is not the employer correct?

Do you have the employers name and contact info?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)

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HUMC 00420

www.carepointhealth.org



---

**From:** Jeanna Talamo [mailto:jtalamo@unitedbenefitfund.com]  
**Sent:** Monday, February 16, 2015 11:25 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Mr. Hayes,

As explained we haven't been able to get an answer from his former employer due to their changes in management and bad records mgmt.

Please just send our office a letter. Administrator has advised we cannot answer any questions until formal letter of request is sent to our office for him/ Board of Trustee's to look into this case. This is not the norm for our office. Usually things are cut and dry since we have to go back to the employer and ask them to research we cannot provide answers you are requesting.

Jeanna

---

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Monday, February 16, 2015 11:19 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

What date was he out?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [mailto:jtalamo@unitedbenefitfund.com]  
**Sent:** Monday, February 16, 2015 10:08 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

---

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HUMC 00421

This message was sent securely using ZixCorp.

I found out we were told by Union the date he was out. If date is an error it can be fixed. His company has had several property manager changes so we have not able to obtain an accurate date from them as to when he went out on medical leave.

Once we have this sorted out our TPA can contact Aetna. But as I stated in my email this morning you must write to our office so the Administrator/ Board of Trustees can discuss this issue and they will get back to you in regards to the COBRA issues.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointHealth.org>]  
**Sent:** Monday, February 16, 2015 9:55 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

I just spoke to the wife of [REDACTED] this morning. She states he was working up to the day he was admitted to the hospital on 5/29/14. How was the Cobra sent prior to that date?

She also states she never received the cobra documents.

Will you please send the forms with the correct date equal to the date Aetna was notified so that the wife can fill out the forms?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
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[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Monday, February 16, 2015 8:50 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Sorry, thought I sent this on Friday to you. Spoke with Administrator and was advised that all requests need to be put in writing and mailed to our office and letter is to be addressed to David DeLucia and Board of Trustee's. our Address is as follows:

CONFIDENTIAL

HUMC 00422

United Benefit Fund  
150-28 Union Tpke, Suite 250  
Flushing, NY 11367

Should you have any questions, please do not hesitate to contact our office.

Thanks.  
Jeanna Talamo

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointHealth.org>]  
**Sent:** Friday, February 13, 2015 2:45 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

Yes my cell is 407-873-7588.

Do you happen to have his email address as well?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Friday, February 13, 2015 2:43 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Can I have the Administrator call you? He's in a meeting. His name is David DeLucia.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointHealth.org>]  
**Sent:** Friday, February 13, 2015 2:22 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

Great. Who would that be and do you have their contact info?

Sean Hayes, MBA, CRCR, CRCS

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HUMC 00423

Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
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[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Friday, February 13, 2015 2:23 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

I believe you'd have to speak with the Administrator on these issues.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Friday, February 13, 2015 2:16 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

Who can I contact about that? Also can I pay the COBRA now since he was on a ventilator in the hospital at the time the letter was sent?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Friday, February 13, 2015 2:16 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

No certified # went out regular mail. Not sure about Aetna term notification.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Friday, February 13, 2015 2:14 PM  
**To:** Jeanna Talamo

CONFIDENTIAL

HUMC 00424

**Subject:** RE: [REDACTED]

Thanks Jenna you are the best!

Do you know when this was actually sent and/or do you have a certified number?

Also do you know why Aetna was just informed of the coverage termination on 2/10/14?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]

**Sent:** Friday, February 13, 2015 1:57 PM

**To:** Hayes, Sean

**Subject:** [REDACTED]

Mr. Hayes,

Attached is the letter you requested for [REDACTED].

Regards,  
Jeanna Talamo

---

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HUMC 00441

**From:** Jeanna Talamo  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]  
**Date:** Wednesday, February 25, 2015 3:11:23 PM

This message was sent securely using ZixCorp.

If you could please have a copy of his last paystub sent to me. I'm still waiting for a copy from employer and I'd just like to have it for my records.

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Wednesday, February 25, 2015 1:34 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

message was sent securely using ZixCorp.

You are truly awesome. Thank you for being patient with me.

Sean Hayes, MBA, CRCC, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



**From:** Jeanna Talamo [mailto:italamo@unitedbenefitfund.com]  
**Sent:** Wednesday, February 25, 2015 1:35 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

I just did the termination and Aetna won't get the info until it's uploaded overnight.

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Wednesday, February 25, 2015 1:31 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Thank you so much. In the meantime will you be notifying Aetna of the new termination date of

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5/31/14. Right now it show 4/30/14.

We should have the form signed by tomorrow and the check overnighted with the original to active coverage for the whole stay.

You are a life saver!

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]

**Sent:** Wednesday, February 25, 2015 1:20 PM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Here's the updated COBRA letter. Please know that we need the original mailed back with the payment.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Wednesday, February 25, 2015 1:02 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Since I have authorization on her behalf and since you sent me the last one, do you mind emailing it to me? I will send in payment today.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

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[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]

**Sent:** Wednesday, February 25, 2015 1:03 PM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Received info this morning, his term date should be 5/31/2014. We will correct date and print a new COBRA letter which will be mailed certified today to [REDACTED].

Jeanna

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Wednesday, February 25, 2015 12:59 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Thanks Jeanna. Any update today? Any status on our appeal?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
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10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]

**Sent:** Tuesday, February 24, 2015 1:57 PM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

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They have to respond. I've told them if they can't find the records to contact their payroll company since that the easiest route. Hope to have an answer by tomorrow the latest.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Tuesday, February 24, 2015 1:52 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

What happens if they do not respond?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
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[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Tuesday, February 24, 2015 1:44 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

I understand the urgency. The employer has been having issues finding the payroll records since there was a change in mgmt. I'm on top of the issue. This is the only info holding me up. I've sent them numerous emails and they've corresponded back to me that their working on it. My last email to them was this morning.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Tuesday, February 24, 2015 12:40 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

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Any word yet on our appeal.

Per the summary plan document appeals are to be decided in 72 hours for urgent matters. Considering he is on a vent and this impacts his placement options I hope you agree this is urgent.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health

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HUMC 00445

10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Wednesday, February 18, 2015 8:57 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Your welcome.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Wednesday, February 18, 2015 8:55 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Ok thank you.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Wednesday, February 18, 2015 8:56 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

The paperwork was really sent on the day of the letter. Unfortunately, we only sent it out at that time by regular mail, so we don't have a tracking receipt for it.

Let's get the info from the employer and then we will go from there. It's not a difficult situation, the only issue is the employer (management co) changed property managers numerous times last year and this is holding up their remittance of the documentation I've requested. Once I have that we go

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HUMC 00446

move forward and we'll then worry about the payment.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Wednesday, February 18, 2015 8:47 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

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I have confirmation of deductions thru mid-June via the pay stub.

More importantly is when was the COBRA paperwork really sent? They wife gave me everything from the employer sent to the home including a memo about a staff meeting in June. She never received COBRA documents.

This should be an easy reopen and I have a check for \$4,284.00 ready to be sent to you to pay for the previous month payments.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Wednesday, February 18, 2015 8:18 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

We've been advised by management company they are looking for the records we need in order to confirm last date of work.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Monday, February 16, 2015 1:00 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

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Thanks I will.

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Just note I am receiving pressure to copy the Department of Labor and NJDOBI.

Should I wait to hear back from your or send the request with the above copied?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jeanna.talamo@unitedbenefitfund.com>]

**Sent:** Monday, February 16, 2015 12:47 PM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

Mr.Hayes,

COBRA docs need to be done by our TPA. We cannot ask them to redo any of the COBRA docs until we've received proof of termination from the employer. This request was sent to employer this morning.

We are working as quickly as possible to get this matter resolved. Please send your written requests to us by formal letter. Administrator and Board of Trustees will respond.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Monday, February 16, 2015 12:19 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

[REDACTED] This message was sent securely using ZixCorp.

I understand and I want to thank you for being both helpful and prompt with your responses.

Last question, would I requested updated COBRA documents through you or the employer?

I called them just now and they stated he was employed through July so I do not understand why the documents are dated for May. Obviously they were never sent to the [REDACTED]. I am working with the wife to pay the premium and need updated documents showing this month's date. It

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should correlate to the date Aetna was notified.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
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Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Monday, February 16, 2015 12:01 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Mr. Hayes I have asked that you submit your request in a formal letter. I cannot give you any further information. We are looking into this matter in the meantime .

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Monday, February 16, 2015 11:46 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

[REDACTED] message was sent securely using ZixCorp. [REDACTED]

United Benefit Fund is not the employer correct?

Do you have the employers name and contact info?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Monday, February 16, 2015 11:25 AM

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HUMC 00449

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

Mr. Hayes,

As explained we haven't been able to get an answer from his former employer due to their changes in management and bad records mgmt.

Please just send our office a letter. Administrator has advised we cannot answer any questions until formal letter of request is sent to our office for him/ Board of Trustee's to look into this case. This is not the norm for our office. Usually things are cut and dry since we have to go back to the employer and ask them to research we cannot provide answers you are requesting.

Jeanna

---

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointHealth.org]

**Sent:** Monday, February 16, 2015 11:19 AM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

What date was he out?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
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Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [mailto:jtalamo@unitedbenefitfund.com]

**Sent:** Monday, February 16, 2015 10:08 AM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

message was sent securely using ZixCorp.

I found out we were told by Union the date he was out. If date is an error it can be fixed. His company has had several property manager changes so we have not able to obtain an accurate date from them as to when he went out on medical leave.

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Once we have this sorted out our TPA can contact Aetna. But as I stated in my email this morning you must write to our office so the Administrator/ Board of Trustees can discuss this issue and they will get back to you in regards to the COBRA issues.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointHealth.org>]  
**Sent:** Monday, February 16, 2015 9:55 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

I just spoke to the wife of [REDACTED] this morning. She states he was working up to the day he was admitted to the hospital on 5/29/14. How was the Cobra sent prior to that date?

She also states she never received the cobra documents.

Will you please send the forms with the correct date equal to the date Aetna was notified so that the wife can fill out the forms?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Monday, February 16, 2015 8:50 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Sorry, thought I sent this on Friday to you. Spoke with Administrator and was advised that all requests need to be put in writing and mailed to our office and letter is to be addressed to David DeLucia and Board of Trustee's. our Address is as follows:

United Benefit Fund  
150-28 Union Tpke, Suite 250  
Flushing, NY 11367

Should you have any questions, please do not hesitate to contact our office.

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Thanks.

Jeanna Talamo

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Friday, February 13, 2015 2:45 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

Yes my cell is 407-873-7588.

Do you happen to have his email address as well?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]

**Sent:** Friday, February 13, 2015 2:43 PM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

Can I have the Administrator call you? He's in a meeting. His name is David DeLucia.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Friday, February 13, 2015 2:22 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

Great. Who would that be and do you have their contact info?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
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10 Exchange Place, 16th Floor  
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---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]

**Sent:** Friday, February 13, 2015 2:23 PM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

I believe you'd have to speak with the Administrator on these issues.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Friday, February 13, 2015 2:16 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

Who can I contact about that? Also can I pay the COBRA now since he was on a ventilator in the hospital at the time the letter was sent?

Sean Hayes, MBA, CRCC, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)

[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]

**Sent:** Friday, February 13, 2015 2:16 PM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

No certified # went out regular mail. Not sure about Aetna term notification.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Friday, February 13, 2015 2:14 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

Thanks Jenna you are the best!

Do you know when this was actually sent and/or do you have a certified number?

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HUMC 00453

Also do you know why Aetna was just informed of the coverage termination on 2/10/14?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Friday, February 13, 2015 1:57 PM  
**To:** Hayes, Sean  
**Subject:** [REDACTED]

Mr. Hayes,

Attached is the letter you requested for [REDACTED].

Regards,  
Jeanna Talamo

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**From:** Jeanna Talamo  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]  
**Date:** Wednesday, February 25, 2015 1:18:59 PM  
**Attachments:** [REDACTED] 2015022602095300.pdf

This message was sent securely using ZixCorp.

Here's the updated COBRA letter. Please know that we need the original mailed back with the payment.

---

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointHealth.org]  
**Sent:** Wednesday, February 25, 2015 1:02 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

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Since I have authorization on her behalf and since you sent me the last one, do you mind emailing it to me? I will send in payment today.

Sean Hayes, MBA, CRCC, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [mailto:jtalamo@unitedbenefitfund.com]  
**Sent:** Wednesday, February 25, 2015 1:03 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

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Received info this morning, his term date should be 5/31/2014. We will correct date and print a new COBRA letter which will be mailed certified today to [REDACTED].

Jeanna

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**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Wednesday, February 25, 2015 12:59 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

[REDACTED] message was sent securely using ZixCorp.

Thanks Jeanna. Any update today? Any status on our appeal?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Tuesday, February 24, 2015 1:57 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

[REDACTED] This message was sent securely using ZixCorp.

They have to respond. I've told them if they can't find the records to contact their payroll company since that the easiest route. Hope to have an answer by tomorrow the latest.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Tuesday, February 24, 2015 1:52 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

[REDACTED] This message was sent securely using ZixCorp.

What happens if they do not respond?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)

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**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]**Sent:** Tuesday, February 24, 2015 1:44 PM**To:** Hayes, Sean**Subject:** RE: [REDACTED]

I understand the urgency. The employer has been having issues finding the payroll records since there was a change in mgmt. I'm on top of the issue. This is the only info holding me up. I've sent them numerous emails and they've corresponded back to me that their working on it. My last email to them was this morning.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]**Sent:** Tuesday, February 24, 2015 12:40 PM**To:** Jeanna Talamo**Subject:** RE: [REDACTED]

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Any word yet on our appeal.

Per the summary plan document appeals are to be decided in 72 hours for urgent matters. Considering he is on a vent and this impacts his placement options I hope you agree this is urgent.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]**Sent:** Wednesday, February 18, 2015 8:57 AM**To:** Hayes, Sean**Subject:** RE: [REDACTED]

Your welcome.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]**Sent:** Wednesday, February 18, 2015 8:55 AM**To:** Jeanna Talamo**Subject:** RE: [REDACTED]

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Ok thank you.

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Wednesday, February 18, 2015 8:56 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

The paperwork was really sent on the day of the letter. Unfortunately, we only sent it out at that time by regular mail, so we don't have a tracking receipt for it.

Let's get the info from the employer and then we will go from there. It's not a difficult situation, the only issue is the employer (management co) changed property managers numerous times last year and this is holding up their remittance of the documentation I've requested. Once I have that we go move forward and we'll then worry about the payment.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Wednesday, February 18, 2015 8:47 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

I have confirmation of deductions thru mid-June via the pay stub.

More importantly is when was the COBRA paperwork really sent? They wife gave me everything from the employer sent to the home including a memo about a staff meeting in June. She never received COBRA documents.

This should be an easy reopen and I have a check for \$4,284.00 ready to be sent to you to pay for the previous month payments.

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Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Wednesday, February 18, 2015 8:18 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

We've been advised by management company they are looking for the records we need in order to confirm last date of work.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Monday, February 16, 2015 1:00 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

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Thanks I will.

Just note I am receiving pressure to copy the Department of Labor and NJDOBI.

Should I wait to hear back from your or send the request with the above copied?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
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**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Monday, February 16, 2015 12:47 PM  
**To:** Hayes, Sean

CONFIDENTIAL

HUMC 00475



**Subject:** RE: [REDACTED]

Mr. Hayes,

COBRA docs need to be done by our TPA. We cannot ask them to redo any of the COBRA docs until we've received proof of termination from the employer. This request was sent to employer this morning.

We are working as quickly as possible to get this matter resolved. Please send your written requests to us by formal letter. Administrator and Board of Trustees will respond.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointHealth.org>]

**Sent:** Monday, February 16, 2015 12:19 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

I understand and I want to thank you for being both helpful and prompt with your responses.

Last question, would I requested updated COBRA documents through you or the employer?

I called them just now and they stated he was employed through July so I do not understand why the documents are dated for May. Obviously they were never sent to the [REDACTED]. I am working with the wife to pay the premium and need updated documents showing this month's date. It should correlate to the date Aetna was notified.

Sean Hayes, MBA, CRCC, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]

**Sent:** Monday, February 16, 2015 12:01 PM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

CONFIDENTIAL

HUMC 00476

Mr. Hayes I have asked that you submit your request in a formal letter. I cannot give you any further information. We are looking into this matter in the meantime .

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**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Monday, February 16, 2015 11:46 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

United Benefit Fund is not the employer correct?

Do you have the employers name and contact info?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [<mailto:jitalamo@unitedbenefitfund.com>]  
**Sent:** Monday, February 16, 2015 11:25 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Mr. Hayes,

As explained we haven't been able to get an answer from his former employer due to their changes in management and bad records mgmt.

Please just send our office a letter. Administrator has advised we cannot answer any questions until formal letter of request is sent to our office for him/ Board of Trustee's to look into this case. This is not the norm for our office. Usually things are cut and dry since we have to go back to the employer and ask them to research we cannot provide answers you are requesting.

Jeanna

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Monday, February 16, 2015 11:19 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

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HUMC 00477

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What date was he out?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Monday, February 16, 2015 10:08 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

I found out we were told by Union the date he was out. If date is an error it can be fixed. His company has had several property manager changes so we have not able to obtain an accurate date from them as to when he went out on medical leave.

Once we have this sorted out our TPA can contact Aetna. But as I stated in my email this morning you must write to our office so the Administrator/ Board of Trustees can discuss this issue and they will get back to you in regards to the COBRA issues.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Monday, February 16, 2015 9:55 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

I just spoke to the wife of [REDACTED] this morning. She states he was working up to the day he was admitted to the hospital on 5/29/14. How was the Cobra sent prior to that date?

She also states she never received the cobra documents.

Will you please send the forms with the correct date equal to the date Aetna was notified so that the wife can fill out the forms?

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HUMC 00478

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]

**Sent:** Monday, February 16, 2015 8:50 AM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

Sorry, thought I sent this on Friday to you. Spoke with Administrator and was advised that all requests need to be put in writing and mailed to our office and letter is to be addressed to David DeLucia and Board of Trustee's. our Address is as follows:

United Benefit Fund  
150-28 Union Tpke, Suite 250  
Flushing, NY 11367

Should you have any questions, please do not hesitate to contact our office.

Thanks.

Jeanna Talamo

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Friday, February 13, 2015 2:45 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

Yes my cell is 407-873-7588.

Do you happen to have his email address as well?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

CONFIDENTIAL

HUMC 00479

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Friday, February 13, 2015 2:43 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Can I have the Administrator call you? He's in a meeting. His name is David DeLucia.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Friday, February 13, 2015 2:22 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

Great. Who would that be and do you have their contact info?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Friday, February 13, 2015 2:23 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

I believe you'd have to speak with the Administrator on these issues.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Friday, February 13, 2015 2:16 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

Who can I contact about that? Also can I pay the COBRA now since he was on a ventilator in the hospital at the time the letter was sent?

Sean Hayes, MBA, CRCR, CRCS

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HUMC 00480

Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]

**Sent:** Friday, February 13, 2015 2:16 PM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

No certified # went out regular mail. Not sure about Aetna term notification.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Friday, February 13, 2015 2:14 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

Thanks Jenna you are the best!

Do you know when this was actually sent and/or do you have a certified number?

Also do you know why Aetna was just informed of the coverage termination on 2/10/14?

Sean Hayes, MBA, CRCC, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]

**Sent:** Friday, February 13, 2015 1:57 PM

**To:** Hayes, Sean

**Subject:** [REDACTED]

Mr. Hayes,

CONFIDENTIAL

HUMC 00481

Attached is the letter you requested for [REDACTED].

Regards,  
Jeanna Talamo

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UNITED BENEFIT FUND  
C/O OMNI ADMINISTRATORS INC  
1430 BROADWAY  
SUITE 1303  
NEW YORK, NY 10018



Date of Notice: 2/25/2015

Case:8328

Dear: [REDACTED]

This notice contains important information about your right to continue your health care coverage in the United Benefit Plan Health Plan (the Plan), as well as other health coverage alternatives that may be available to you through the Health Insurance Marketplace. Please read the information contained in this notice very carefully.

To elect COBRA continuation coverage, follow the instructions on the next page to complete the enclosed Election Form and submit it to us.

If you do not elect COBRA continuation coverage, your coverage under the Plan will end on 5/31/2014 due to:

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> End of employment | <input checked="" type="checkbox"/> Reduction in hours of employment |
| <input type="checkbox"/> Death of employee            | <input type="checkbox"/> Divorce or legal separation                 |
| <input type="checkbox"/> Entitlement to Medicare      | <input type="checkbox"/> Loss of dependent child status              |

Each person ("qualified beneficiary") in the category(ies) checked below is entitled to elect COBRA continuation coverage, which will continue group health care coverage under the Plan for up to 18 months:

- ☒ Employee or former employee
- ☐ Spouse or former spouse
- ☐ Dependent child(ren) covered under the Plan on the day before the event that caused the loss of coverage
- ☐ Child who is losing coverage under the Plan because he or she is no longer a dependent under the Plan

If elected, COBRA continuation coverage will begin on 6/01/2014 and can last until 11/30/2015.

COBRA continuation coverage will cost:

\$428.40 per month for Single Coverage

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Payment must be sent along with Election Form. Important additional information about payment for COBRA continuation coverage is included in the pages following the Election Form.

There may be other coverage options for you and your family. When key parts of the health care law take effect, you'll be able to buy coverage through the Health Insurance Marketplace. In the Marketplace, you could be eligible for a new kind of tax credit that lowers your monthly premiums right away, and you can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll. Being eligible for COBRA does not limit your eligibility for coverage for a tax credit through the Marketplace. Additionally, you may qualify for a special enrollment opportunity for another group health plan for which you are eligible (such as a spouse's plan), even if the plan generally does not accept late enrollees, if you request enrollment within 30 days.

If you have any questions about your rights to COBRA continuation coverage, you should contact Jeanna Talamo, United Benefit Fund, 150-28 Union Turnpike, Suite 250, Flushing, NY 11367, 718-513-2477 ext 100.

COBRA Continuation Coverage Election Form

\*\*\*\*\*  
\* Instructions: To elect COBRA continuation coverage, complete this Election Form \*  
\* and return it to us. Under federal law, you must have 60 days after the date of \*  
\* this notice to decide whether you want to elect COBRA continuation coverage \*  
\* under the Plan. \*  
\* \*  
\* Send completed Election Form to: Jeanna Talamo, \*  
\* United Benefit Fund \*  
\* 150-28 Union Turnpike, Suite 250 \*  
\* Flushing, NY 11367 \*  
\* \*  
\* This Election Form must be completed and returned by mail. If mailed, it must \*  
\* be post-marked no later than 4/26/2015. \*  
\* \*  
\* If you do not submit a completed Election Form by the due date shown above, you \*  
\* will lose your right to elect COBRA continuation coverage. If you reject COBRA \*  
\* continuation coverage before the due date, you may change your mind as long as \*  
\* you furnish a completed Election Form before the due date. However, if you \*  
\* change your mind after first rejecting COBRA continuation coverage, your COBRA \*  
\* continuation coverage will begin on the date you furnish the completed Election \*  
\* Form. \*  
\* \*  
\* Read the important information about your rights included in the pages after the \*  
\* Election Form. \*  
\*\*\*\*\*

I (We) elect COBRA continuation coverage in the United Benefit Plan Health Plan  
(the Plan) as indicated below:

Name	Date of Birth	Relationship to Employee	SSN or other identifier
a. _____			
		Coverage option elected:	_____
b. _____			
		Coverage option elected:	_____
c. _____			
		Coverage option elected:	_____

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Relationship to individual(s)  
listed above

\_\_\_\_\_  
Print Address

\_\_\_\_\_  
Telephone number

**Important Information About Your COBRA Continuation Coverage Rights**

**What is continuation coverage?**

Federal law requires that most group health plans (including this Plan) give employees and their families the opportunity to continue their health care coverage when there is a "qualifying event" that would result in a loss of coverage under an employer's plan. Depending on the type of qualifying event, "qualified beneficiaries" can include the employee (or retired employee) covered under the group health plan, the covered employee's spouse, and the dependent children of the covered employee.

Continuation coverage is the same coverage that the Plan gives to other participants or beneficiaries under the Plan who are not receiving continuation coverage. Each qualified beneficiary who elects continuation coverage will have the same rights under the Plan as other participants or beneficiaries covered under the Plan, including special enrollment rights.

**How long will continuation coverage last?**

In the case of a loss of coverage due to end of employment or reduction in hours of employment, coverage generally may be continued for up to a total of 18 months. In the case of losses of coverage due to an employee's death, divorce or legal separation, the employee's becoming entitled to Medicare benefits or a dependent child ceasing to be a dependent under the terms of the plan, coverage may be continued for up to a total of 36 months. When the qualifying event is the end of employment or reduction of the employee's hours of employment, and the employee became entitled to Medicare benefits less than 18 months before the qualifying event, COBRA continuation coverage for qualified beneficiaries other than the employee lasts until 36 months after the date of Medicare entitlement. This notice shows the maximum period of continuation coverage available to the qualified beneficiaries.

Continuation coverage will be terminated before the end of the maximum period if:

- \* any required premium is not paid in full on time,
- \* a qualified beneficiary becomes covered, after electing continuation coverage, under another group health plan that does not impose any pre-existing condition exclusion for a pre-existing condition of the qualified beneficiary (note: there are limitations on plans' imposing a preexisting condition exclusion and such exclusions will become prohibited beginning in 2014 under the Affordable Care Act),
- \* a qualified beneficiary becomes entitled to Medicare benefits (under Part A, Part B, or both) after electing continuation coverage, or
- \* the employer ceases to provide any group health plan for its employees.

Continuation coverage may also be terminated for any reason the Plan would terminate coverage of a participant or beneficiary not receiving continuation coverage (such as fraud).

**How can you extend the length of COBRA continuation coverage?**

If you elect continuation coverage, an extension of the maximum period of coverage may be available if a qualified beneficiary is disabled or a second qualifying event occurs. You must notify United Benefit Fund of a disability or a second qualifying event in order to extend the period of continuation coverage. Failure to provide notice of a disability or second qualifying event may affect the right to extend the period of continuation coverage.

**Disability**

An 11-month extension of coverage may be available if any of the qualified beneficiaries is determined by the Social Security Administration (SSA) to be disabled. The disability has to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of continuation coverage. Each qualified beneficiary who has elected continuation coverage will be entitled to the 11-month disability extension if one of them qualifies. If the qualified beneficiary is determined by SSA to no longer be disabled, you must notify the Plan of that fact within 30 days after SSA's determination.

**Second Qualifying Event**

An 18-month extension of coverage will be available to spouses and dependent children who elect continuation coverage if a second qualifying event occurs during the first 18 months of continuation coverage. The maximum amount of continuation coverage available when a second qualifying event occurs is 36 months. Such second qualifying events may include the death of a covered employee, divorce or separation from the covered employee, the covered employee's becoming entitled to Medicare benefits (under Part A, Part B, or both), or a dependent child's ceasing to be eligible for coverage as a dependent under the Plan. These events can be a second qualifying event only if they would have caused the qualified beneficiary to lose coverage under the Plan if the first qualifying event had not occurred. You must notify the Plan within 60 days after a second qualifying event occurs if you want to extend your continuation coverage.

**How can you elect COBRA continuation coverage?**

To elect continuation coverage, you must complete the Election Form and furnish it according to the directions on the form. Each qualified beneficiary has a separate right to elect continuation coverage. For example, the employee's spouse may elect continuation coverage even if the employee does not. Continuation coverage may be elected for only one, several, or for all dependent children who are qualified beneficiaries. A parent may elect to continue coverage on behalf of any dependent children. The employee or the employee's spouse can elect continuation coverage on behalf of all of the qualified beneficiaries.

In considering whether to elect continuation coverage, you should take into account that you have special enrollment rights under federal law. You have the right to request special enrollment in another group health plan for which you are otherwise eligible (such as a plan sponsored by your spouse's employer) within 30 days after your group health coverage ends because of the qualifying event listed above. You will also have the same special enrollment right at the end of continuation coverage if you get continuation coverage for the maximum time available to you.

**How much does COBRA continuation coverage cost?**

Generally, each qualified beneficiary may be required to pay the entire cost of continuation coverage. The amount a qualified beneficiary may be required to pay may not exceed 102 percent (or, in the case of an extension of continuation coverage due to a disability, 150 percent) of the cost to the group health plan (including both employer and employee contributions) for coverage of a similarly situated plan participant or beneficiary who is not receiving continuation coverage. The required payment for each continuation coverage period for each option is described in this notice.

**When and how must payment for COBRA continuation coverage be made?**

*First payment for continuation coverage*

If you elect continuation coverage, you do not have to send any payment with the Election Form. However, you must make your first payment for continuation coverage not later than 45 days after the date of your election. (This is the date the Election Notice is post-marked, if mailed.) If you do not make your first payment for continuation coverage in full not later than 45 days after the date of your election, you will lose all continuation coverage rights under the Plan. You are responsible for making sure that the amount of your first payment is correct. You may contact Jeanna Talamo at 718-513-2477 ext 100 to confirm the correct amount of your first payment.

*Periodic payments for continuation coverage*

After you make your first payment for continuation coverage, you will be required to make periodic payments for each subsequent coverage period. The amount due for each coverage period for each qualified beneficiary is shown in this notice. The periodic payments can be made on a monthly basis. Under the Plan, each of these periodic payments for continuation coverage is due on the first day of the month for that coverage period. If you make a periodic payment on or before the first day of the coverage period to which it applies, your coverage under the Plan will continue for that coverage period without any break. The Plan will send periodic notices of payments due for these coverage periods.

*Grace periods for periodic payments*

Although periodic payments are due on the dates shown above, you will be given a grace period of 30 days after the first day of the coverage period to make each periodic payment. Your continuation coverage will be provided for each coverage period as long as payment for that coverage period is made before the end of the grace period for that payment. However, if you pay a periodic payment later than the first day of the coverage period to which it applies, but before the end of the grace period for the coverage period, your coverage under the Plan will be suspended as of the first day of the coverage period and then retroactively reinstated (going back to the first day of the coverage period) when the periodic payment is received. This means that any claim you submit for benefits while your coverage is suspended may be denied and may have to be resubmitted once your coverage is reinstated.

If you fail to make a periodic payment before the end of the grace period for that coverage period, you will lose all rights to continuation coverage under the Plan.

Your first payment and all periodic payments for continuation coverage should be sent to: Jeanna Talamo, United Benefit Fund, 150-28 Union Turnpike, Suite 250, Flushing, NY 11367, 718-513-2477 ext 100.

**For more information**

This notice does not fully describe continuation coverage or other rights under the Plan. More information about continuation coverage and your rights under the Plan is available in your summary plan description or from the Plan Administrator.

If you have any questions concerning the information in this notice, your rights to coverage, or if you want a copy of your summary plan description, you should contact Jeanna Talamo, 718-513-2477 ext 100 at United Benefit Fund, 150-28 Union Turnpike, Suite 250, Flushing, NY 11367.

For more information about your rights under ERISA, including COBRA, the Health Insurance Portability and Accountability Act (HIPAA), and other laws affecting group health plans, visit the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) website at [www.dol.gov/ebsa](http://www.dol.gov/ebsa) or call their toll-free number at 1-866-444-3272. For more information about health insurance options available through a Health Insurance Marketplace, visit [www.healthcare.gov](http://www.healthcare.gov).

**Keep Your Plan Informed of Address Changes**

In order to protect your and your family's rights, you should keep the Plan Administrator informed of any changes in your address and the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

**Paperwork Reduction Act Statement**

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately four minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email [DOL\\_PRA\\_PUBLIC@dol.gov](mailto:DOL_PRA_PUBLIC@dol.gov) and reference the OMB Control Number 1210-0123.

OMB Control Number 1210-0123 (expires 09/30/2013)

**From:** Jeanna Talamo  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]  
**Date:** Tuesday, February 17, 2015 10:22:43 AM

---

Thanks for the notice.

---

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]  
**Sent:** Tuesday, February 17, 2015 10:03 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

We should be able to send once we have an outcome of our formal request. I would assume the employer has this as well.

In any case for full disclosure we contacted the Department Of Labor (New York Benefit Office). They did open a case and asked if we wanted to escalate to an investigator. We said we would work through the appeals process but did record a case number to be reopened if needed.

Vishney at the DOL said if the appeals are denied we should have a strong case just based on the fact the only proof that a COBRA letter was sent is a back dated copy.

She suggested that because he is in the hospital on a ventilator that is strong evidence in addition to Aetna retro'ing back coverage to encourage the plan administrator to resend COBRA papers and allow us to work with the family to pay for coverage.

Sean Hayes, MBA, CRCC, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [mailto:jtalamo@unitedbenefitfund.com]  
**Sent:** Tuesday, February 17, 2015 9:32 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Please provide a copy of his paystub you stated that you have.

---

**From:** Hayes, Sean [mailto:Sean.Hayes@CarePointhealth.org]

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HUMC 00503



**Sent:** Monday, February 16, 2015 5:26 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

At your request we have not filed with the department of labor and our request is attached.

We are obtain the last paystub from the patient are fully prepared to escalate as needed but hope to have a civil outcome to avoid that.

Sincerely,

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]

**Sent:** Monday, February 16, 2015 1:38 PM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

Send me the letter by email. No need for DOL or any other entity to be contacted, that's not necessary. We are trying to get this resolved as quickly and amicably as possible. I need letter for our file and I need for the employer to get back to me to confirm the date he was termed by them so we can get everything corrected.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Monday, February 16, 2015 1:00 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

Thanks I will.

Just note I am receiving pressure to copy the Department of Labor and NJDOBI.

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HUMC 00504

Should I wait to hear back from your or send the request with the above copied?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]

**Sent:** Monday, February 16, 2015 12:47 PM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

Mr. Hayes,

COBRA docs need to be done by our TPA. We cannot ask them to redo any of the COBRA docs until we've received proof of termination from the employer. This request was sent to employer this morning.

We are working as quickly as possible to get this matter resolved. Please send your written requests to us by formal letter. Administrator and Board of Trustees will respond.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Monday, February 16, 2015 12:19 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

I understand and I want to thank you for being both helpful and prompt with your responses.

Last question, would I requested updated COBRA documents through you or the employer?

I called them just now and they stated he was employed through July so I do not understand why the documents are dated for May. Obviously they were never sent to the Mr. Lopez. I am working with the wife to pay the premium and need updated documents showing this month's date. It should correlate to the date Aetna was notified.

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HUMC 00505

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Monday, February 16, 2015 12:01 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Mr. Hayes I have asked that you submit your request in a formal letter. I cannot give you any further information. We are looking into this matter in the meantime .

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Monday, February 16, 2015 11:46 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

United Benefit Fund is not the employer correct?

Do you have the employers name and contact info?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Monday, February 16, 2015 11:25 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

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HUMC 00506

Mr. Hayes,

As explained we haven't been able to get an answer from his former employer due to their changes in management and bad records mgmt.

Please just send our office a letter. Administrator has advised we cannot answer any questions until formal letter of request is sent to our office for him/ Board of Trustee's to look into this case. This is not the norm for our office. Usually things are cut and dry since we have to go back to the employer and ask them to research we cannot provide answers you are requesting.

Jeanna

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointHealth.org>]  
**Sent:** Monday, February 16, 2015 11:19 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

What date was he out?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Monday, February 16, 2015 10:08 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

I found out we were told by Union the date he was out. If date is an error it can be fixed. His company has had several property manager changes so we have not able to obtain an accurate date from them as to when he went out on medical leave.

Once we have this sorted out our TPA can contact Aetna. But as I stated in my email this morning you must write to our office so the Administrator/ Board of Trustees can discuss this issue and they

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HUMC 00507

will get back to you in regards to the COBRA issues.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointHealth.org>]  
**Sent:** Monday, February 16, 2015 9:55 AM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

This message was sent securely using ZixCorp.

I just spoke to the wife of [REDACTED] this morning. She states he was working up to the day he was admitted to the hospital on 5/29/14. How was the Cobra sent prior to that date?

She also states she never received the cobra documents.

Will you please send the forms with the correct date equal to the date Aetna was notified so that the wife can fill out the forms?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]  
**Sent:** Monday, February 16, 2015 8:50 AM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Sorry, thought I sent this on Friday to you. Spoke with Administrator and was advised that all requests need to be put in writing and mailed to our office and letter is to be addressed to David DeLucia and Board of Trustee's. our Address is as follows:

United Benefit Fund  
150-28 Union Tpke, Suite 250  
Flushing, NY 11367

Should you have any questions, please do not hesitate to contact our office.

Thanks.  
Jeanna Talamo

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HUMC 00508

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**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Friday, February 13, 2015 2:45 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

Yes my cell is 407-873-7588.

Do you happen to have his email address as well?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:italamo@unitedbenefitfund.com>]  
**Sent:** Friday, February 13, 2015 2:43 PM  
**To:** Hayes, Sean  
**Subject:** RE: [REDACTED]

Can I have the Administrator call you? He's in a meeting. His name is David DeLucia.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]  
**Sent:** Friday, February 13, 2015 2:22 PM  
**To:** Jeanna Talamo  
**Subject:** RE: [REDACTED]

Great. Who would that be and do you have their contact info?

Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]

**Sent:** Friday, February 13, 2015 2:23 PM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

I believe you'd have to speak with the Administrator on these issues.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Friday, February 13, 2015 2:16 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

Who can I contact about that? Also can I pay the COBRA now since he was on a ventilator in the hospital at the time the letter was sent?

Sean Hayes, MBA, CRCA, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
Mobile: (407) 873-7588

[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



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**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]

**Sent:** Friday, February 13, 2015 2:16 PM

**To:** Hayes, Sean

**Subject:** RE: [REDACTED]

No certified # went out regular mail. Not sure about Aetna term notification.

---

**From:** Hayes, Sean [<mailto:Sean.Hayes@CarePointhealth.org>]

**Sent:** Friday, February 13, 2015 2:14 PM

**To:** Jeanna Talamo

**Subject:** RE: [REDACTED]

Thanks Jenna you are the best!

Do you know when this was actually sent and/or do you have a certified number?

Also do you know why Aetna was just informed of the coverage termination on 2/10/14?

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HUMC 00510



Sean Hayes, MBA, CRCR, CRCS  
Vice President, Revenue Cycle  
CarePoint Health  
10 Exchange Place, 16th Floor  
Jersey City, NJ 07302  
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[Sean.Hayes@carepointhealth.org](mailto:Sean.Hayes@carepointhealth.org)  
[www.carepointhealth.org](http://www.carepointhealth.org)



---

**From:** Jeanna Talamo [<mailto:jtalamo@unitedbenefitfund.com>]

**Sent:** Friday, February 13, 2015 1:57 PM

**To:** Hayes, Sean

**Subject:** [REDACTED]

Mr. Hayes,

Attached is the letter you requested for [REDACTED].

Regards,  
Jeanna Talamo

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